

March 2, 2016

Connecticut General Assembly – Insurance and Real Estate Committee  
Legislative Office Building  
300 Capitol Avenue  
Hartford, CT 06106

**Re: SB 282 AN ACT EXTENDING THE PERIOD CHILDREN MAY RETAIN DENTAL INSURANCE COVERAGE UNDER THEIR PARENTS' INSURANCE POLICIES**

Dear Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee:

I am the Executive Director of the Connecticut Oral Health Initiative, an advocacy organization concerned with oral health care and coverage for all Connecticut residents. I am pleased to learn that your committee has raised a bill to extend the period children may retain dental insurance coverage under their parent's insurance policies. This bill will provide continuity of care for adults until they are able to assume individual coverage. **Please support SB 282, An Act Extending the Period Children May Retain Dental Insurance Coverage under Their Parents' Insurance Policies.**

Prior to the passage of the Affordable Care Act, approximately 30 percent of all Americans between the ages of 19 and 29 had no health insurance.<sup>1</sup> The Affordable Care Act continued coverage for young adults under their parent's health plan up to the age of 26; however, **the included coverage did not incorporate dental insurance.**

Data analysts approximate the rate of tooth decay among adults aged 20-64 at 91%.<sup>2</sup> Unbeknownst to most, dental decay is a disease; more specifically, it indicates the existence of bacteria which, left untreated, may travel through the blood stream and cause severe health issues. **Senate Bill 282 recognizes that oral health care is a part of an individual's overall wellbeing and should be provided alongside existing health coverage.**

Dental practices experience a decline in oral health care at the age of 18. These patients often do not come back until their late 20's or early thirties. The reasons for this gap in care

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<sup>1</sup> See <http://www.ncsl.org/research/health/dependent-health-coverage-state-implementation.aspx>

<sup>2</sup> See <http://www.cdc.gov/nchs/data/databriefs/db197.htm>

varies; these patients juggle competing concerns like balancing time in college or with new employment, poor prioritization of oral health and health care itself, and new responsibilities as a new adult. **Furthermore, limited income, compounded by no dental insurance, increases the chance that dental disease is not addressed which leads to necessary extensive treatment, treatment characterized by higher costs** than preventive measures like cleanings, and an impact on their overall health and well-being.

Oral health is a window to your overall health<sup>3</sup> and also an indicator of your overall well-being, so it's important to keep your mouth healthy with daily care and seeing your dentist or dental hygienist regularly. Dental insurance plans greatly vary, but most will generally cover preventive and diagnostic care 100%, which is advantageous to the patient. Receiving preventive services on a regular basis can delay dental disease that results in debilitation and expensive treatment.

**We recognize that health care coverage is needed for this age group; we must give dental coverage the same consideration.**

I know you share my concern for the oral health and overall wellbeing of our state's residents. **I urge you to support this very important measure that will ensure healthier adults in our state.** If I can be of any assistance, please contact me. Thank you for your time and your commitment to all Connecticut residents.

Sincerely,

*Mary Moran Boudreau*

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<sup>3</sup> See <http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>